Table D
2003 Utah Market Share Report
COMMERCIAL MULTI-PERIL

		Percent	Direct Premiums
Rank	Company Name	of Market	Earned
1	State Farm Fire And Cas Co	5.53%	\$9,362,541
2	Amco Ins Co	4.79%	\$8,115,269
3	Charter Oak Fire Ins Co	4.66%	\$7,883,599
4	Owners Ins Co	4.38%	\$7,422,073
5	Travelers Ind Co Of CT	3.56%	\$6,027,571
6	Truck Ins Exch	3.17%	\$5,360,480
7	Hartford Cas Ins Co	3.02%	\$5,113,408
8	Travelers Ind Co	2.83%	\$4,798,808
9	Federal Ins Co	2.50%	\$4,235,857
10	Travelers Ind Co Of IL	2.46%	\$4,159,061
11	Hartford Fire In Co	2.42%	\$4,104,520
12	Allstate Ins Co	2.41%	\$4,083,278
13	Farmers Ins Exch	2.30%	\$3,887,764
14	State Auto Prop & Cas Ins Co	2.10%	\$3,556,156
15	Nova Cas Co	1.99%	\$3,368,639
16	Colorado Cas Ins Co	1.93%	\$3,273,171
17	Fire Ins Exch	1.89%	\$3,200,768
18	Auto-Owners Ins Co	1.65%	\$2,796,436
19	Unigard Ins Co	1.64%	\$2,776,215
20	St Paul Fire & Marine Ins Co	1.61%	\$2,721,235
TOTAL FOR TOP 20 RANKED INSURERS		56.85%	\$96,246,849
TOTAL FOR ALL 204 INSURERS WRITING THIS LINE		100.00%	\$169,311,045